

Fill in this information to identify the case:

Debtor 1 Kristin Renee Ruhlman

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 2200208

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
Wells Fargo Bank, N.A.

Court claim no. (if known): 4-2

Date of payment change:

Must be at least 21 days after date of this notice 07/01/2022

New total payment:

Principal, interest, and escrow, if any \$ 1130.30

Last 4 digits of any number you use to identify the debtor's account:

7 8 0 5

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Payment change resulting from a decrease in premium for Mortgage Insurance.

Current mortgage payment: \$ 1132.11

New mortgage payment: \$ 1130.30

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/Maranda Henderson Braswell

Date 05/26/2022

Signature

Print: Braswell, Maranda Henderson

First Name

Middle Name

Last Name

VP Loan Documentation

Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y

Number

Street

P.O. Box 1629

Address 2

Minneapolis

MN

55440-9790

City

State

ZIP Code

Contact phone 800-274-7025

NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

Chapter 13 No. 2200208

Judge: Henry W. Van Eck

In re:

Kristin Renee Ruhlman

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before May 27, 2022 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Kristin Renee Ruhlman
1322 Bannister Street

York PA 17404

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Brent Diefenderfer
CGA Law Firm
135 North George Street

York PA 17401

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A

Hummelstown PA 17036

/s/Maranda Henderson Braswell

VP Loan Documentation